eral had stipulated that the original

lost, that an explanation satisfactory

to Commissioner Campbell should be

Some questions were asked back and forth, when Mr. Myers, in answer to Mr. Prosser, said his statement was all

in the shape of letters as presented

You have no more to say at this

"Only to answer statements made

"If the Commissioner pleases," Mr

inything that does not pertain to this

Mr. Judd then moved, "at the request

Mr. Myers, answering Mr. Prosser,

Mr. Ballou added that it had never

been suggested to Mr. Ena to take out

policy in another company or to

Mr. Myers could not say whether he had written a letter in answer to one

from Mr. Ena. He went to see him

and had a long talk with him at his

Mr. Judd's request for a continu-

ance was made because he had been retained only a day or two ago, and

desired time to write to New York and

The Commissioner granted the re-

MAKES THINGS CLEAR

A che-fa expert was qualifying last

Saturday in the police court before Judge Whitney. The man, a Chinaman

explained the workings of che-fa in

his own way, and rather mysterious to

an outsider, and spoke about as follows

of his knowledge of the intricacies of

fa and give it to the agent and the

agent writes the che-fa and gives it to

you and you pay the agent and the agent pays the bank and the player pays the agent and the bank pays the

"You must know the agent and the

agent must know the bank, because

if you don't know the agent the agent

don't know the bank and the bank don't

know you, and if you can't know the

bank you can't get your money. To

my own knowledge this is so. I have

acted as agent. I didn't know the

bank and the player knew me, but he

didn't know the bank. He knew me,

but I don't know him and that if the

way the game is played. What I said

was that the player didn't pay the

bank. You pay the agent and the bank

pays the agent. You give the ticket

to the agent and the agent keeps the

ticket and the agent gives you the

ticket and the agent gives the bank

the ticket and the agent keeps the

"Much money is lost and won by

In other words, this "expert" squar-

ed the circle, or, to be more exact, was like the serpent which swallowed its

ticket and the bank keeps the ticket.

"You buy a word. You go to the agent with your ticket and the agent gives you your ticket. You say to the agent, 'I want 5c. che-fa.' The agent writes the che-fa. You write the che-

house, Mr. Ena being home sick at the

change his policy.

receive an answer.

quest as above stated.

the gambling game:

said Mr. Ena had no policy in the

made regarding the document.

is spite work," was the reply.



## GOOD PICKLES

**HEINZ 57 Varieties** 

### Heinz Chow Chow

Vegetables selected with especial care and prepared with a dressing of mustard, spices and aged mellow Malt Vinegar.

The flavor of such things are rather hard to describe of course, but Heinz Chow Chow is good enough to warrant us in refunding the purchase price to those who do not like it, so it ought to be worth a trial to you at least. All grocers carry a full line of Heinz celebrated foods and sauces.

# H. Hackfeld & Company, Ltd.,

Wholesale Agents.

FOR QUICK BREAKFAST

# Get a Gas Range

Ready in an instant, cooks, better, quicker, cheaper.

And a Gas Water Heater will supply abundant hot water.

Both for sale by dealers and

### HONOLULU GAS CO., LTD.

# . . J. Lando . .

Our	Belts	Suspenders	Trunks	Gloves
Spring	Neck-	Hanck'fs	and	Under-
and Summer	wear	Duck	Valises.	wear,
Stock	Hats	Pants	Shirts	Etc.

test Fort Street, I. O. O. F. Building and 152 Hotel Street.

### Trans-Pacific Cablegram,

Commercial Cable Postal Telegraph Companies

in the United States. SAN FRANCISCO, Nov. 10, 1905, 10 a. m. To MESSRS, LEWIS & CO., Honolulu: WE WIN. We have received two more Gold Medals; this puts us

far in the lead of all California Wines. THE NAPA & SONOMA WINE CO., at the Lewis and Clark Exposition, Portland, Oregon.

LEWIS & COMPANY, LIMITED.

Sole Agents, Honolulu.

# **Tropical Houses**

Will furnish you plans suitable for tropical climate. Build same on short notice. None but best materials and workmanship. Address: King and McCully streets, or ring up White 951-1 to 5 p. m.

W. Matlock Campbell.

Beware of Imitations

TO SMOKERS OF

"Bull Durham"

### Investigation of New time?" Mr. Campbell asked. York Life Again Postponed.

Treasurer A. J. Campbell as Insur- thing that is not material to this inince Commissioner yesterday afternoon vestigation. We would like to exclude gave another hearing of the matter of from the files and from the discussion John Ena's policy for \$25,000 in the New York Life Insurance Co. Little Mr. Ballou then took a letter from was done beyond continuing the in- the table and, after showing it to Mr. quiry to December 21, at 1:30 p. m. Judd, marked with brackets a passage This was at the request of counsel for deemed objectionable the respondent. George E. Smithles, of the representative of the New York Deputy Commissioner, was in attend- Life," that the passage objected to ance with the documents in the case, by opposite counsel be expunged. It M. F. Prosser represented the Attorney was so ordered, General's Department. Z. K. Myers of the Hawaiian Trust Co., Mr. Ena's Prudential and had never applied for Ballou as counsel, and F. A. Wickett, local agent of the New York Life, with A. F. Judd as counsel.

A letter from Ballou & Marx to Jas. H. Mackintosh, general solicitor of the legal department, N. Y. L. I. Co., New York, dated October 30, 1905, was introduced. It acknowledged the receipt time, of a letter of the 12th of that month,

1. Copy of policy issued to John Ena for \$25,000, endorsed as a copy of the

2. Another copy bearing the same number endorsed as a copy of the proposed substitution of policy. CHE-FA EXPERT

3. Copies of a batch of letters. 4. Typewritten application for a new policy, marked by Hawaiian Trust Co. as "referred to our attorneys, Ballou & Marx.'

Then there was a letter from Hawaiian Trust Co. to Commissioner Campbell containing further data at the suggestion of Ballou & Marx.

Another letter submitted was from Mr. Wickett to W. M. Harris, Inspector of Agencies, San Francisco, dated October 30, 1905, which among other things stated that the Attorney Gen-



Three of five persons today look upon the world through glass. Do they wear glasses for "style," for "looks," for "fun?" Are all these people fools?-would

they continue to wear them unless deriving great benefit therefrom? Properly adjusted glasses are today a panacea for many of the socalled chronic diseases which medicines have failed to benefit.

But don't get the idea that glasses CURE anybody or anything. Nature does the curing. Glasses simply stop nerve-leakage, allowing Nature to resume her normal sway in the performance of natural

Our business is the scientific adjustment of glasses for the improvement of vision and the stoppage of nerve drain and strain.

A N. SANFORD

Boston Building, Fort Street, Over May & Co.

### the player and by the agent and by the bank because the bank has to pay the agent and the agent has to pay the bank and the player has to pay agent and the agent has to pay the player, because the player has paid the bank

### polley must be produced or, if it was & Lace Sale All This Week

This is a sale that should not be missed. Because prices talk more elequently than words we will occupy our space with prices only.

Fancy Laces, 4 to 7 inches wide, regular 20c and 25c values, 200 pieces to choose from, 12 1-2c A YARD

Torchon Laces, 1-2 to 6 inches wide, regular 10c and 15c

values, at 5c. Valenciennes Laces, 25c per dozen upward.

Oriental Laces, 25c a yard upward.

All-over Laces, 25c a yard upward. White Net, 40c a yard upward.

Our Lace Department never was so strong before. Because we make our importations direct we are able to give the most exceptional values.

# FINE HOUSES FOR RENT

Four two-story houses on Beretania street, between Piikoi and Keeaumoku.

Each containing 5 large bedrooms with clothes closet in each room, double parlors, dining room, kitchen and pantry, servants' quarters, electric lights, etc.

### Will Be Rented Singly

RENT \$40, FORMERLY \$60.

Apply to either J. F. MORGAN or C. J. McCARTHY.

# IT PAYS TO GET THE

No matter what you are buying it always pays to get the best. This rule holds good in other things as well.

It pays to patronize the best cleaning and dyeing establishment. In our case you are saving money as surely when you buy good work as in any other commodity.

We have the up-to-date facilities to clean woolen or silk garments for men or women, dye them in enduring colors, and press them so they will be good as new.

Sanitary Steam Laundry Co., Ltd.

# Mr. W. W. Selleck

is now in charge of our operating room and ready to make appointments for portraits.

Mr. Selleck comes with the reputation of being one of the most artistic and capable photographers of Cali-

The very latest ideas in portraiture embodied in his

# RICE & PERKINS

PHOTOGRAPHERS.

Hotel Street near Fort.

An imitation of "BULL DURHAM" Smoking Tobacco is being placed on this market.

Examine your "BULL DURHAM" carefully, and see that the picture of the Bull is on the label of every package and the tag on the string. the passage of the compromise measure, seconded by Mr. Cartwright, which

Blackwell's Durham Tobacco Co.

# (Continued from Page 1.)

aiready.'

meetings every two months. Mr. Berndt felt that better results would be obtained by more frequent meet-

E. E. Paxton said that frequent meetings in theory were all right, but in practice they were not. He considered it a wise thing to delegate the business is largely done through meetings. He favored the compromise.

Mr. Bowen considered that the trustees had done excellent work. He thought, however, that in view of the sentiment for more frequent meetings, the compromise was a good measure. He wondered sometimes what has made the apparent interest in the work of the Merchants' Association. He had seen well-attended meetings there. However, as long as the trustees have gone into the matter, he thought the Chamber could support their compro-

Mr. Swanzy stated that his recollection of monthly meetings was that a it was almost impossible, therefore, to about the Board of Trustees to handle important matters to report to the full Chamber every quarter.

On this showing Mr. Morgan moved ! passed unanimously.

H. P. Wood, secretary of the Promotion Committee, was present, and was introduced to the members by Mr.

# HOLLY FLOUR

MAKES THE BEST BREAD

And a flour that will make the best bread will also make the best cakes and pastry.

TRY IT.

Sold by

C. J. Day & Co.,

FORT STREET.

Theo. H. Davies & Co., Wholesale Distributors.